

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of TennesseeIn re:  
Jesse Randal Davidson  
Lisa Herron Davidson  
DebtorsCase No. 15-15201-NWW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0649-1

User: reede  
Form ID: 318Page 1 of 2  
Total Noticed: 37

Date Rcvd: Mar 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2016.

db/jdb  
cr  
cr  
11173261 +Jesse Randal Davidson, Lisa Herron Davidson, 5219 Highway 11, Rising Fawn, GA 30738-4501  
11173263 +BMW Bank of North America, Inc, P.O. BOX 201347, ARLINGTON, TX 76006-1347  
11173267 +PennyMac Loan Services, LLC, 6101 Condor Drive, Moorpark, CA 93021-2602  
Ally, c/o Northstar Location Services, LLC, 4285 Genesee Street, Buffalo, NY 14225-1943  
+Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
+Chattanooga Area Schools Credit Union, Attn: Bankruptcy, 1201 Bailey Ave,  
Chattanooga, TN 37404-2806  
11173268 +Chattanooga Area Schools Fed. CU, Attn: Bankruptcy, P.O. Box 3529,  
Chattanooga, TN 37404-0529  
11173271 Department of Education, c/o Nelnet, P.O. Box 82565, Lincoln, NE 68501-2565  
11173273 +First National Bank of Omaha, P.O. Box 3412, Omaha, NE 68103-0412  
11173274 Freedom Road Financial Services, c/o AMO Recoveries, P.O. Box 579, Linden, MI 48451-0579  
11173275 +Geico, One Geico Plaza, Bethesda, MD 20811-0002  
11173276 +Georgia Farm Bureau, c/o Credit Bureau Associates, 321 Main Street, Tifton, GA 31794-4897  
11173277 +Hamilton Medical Center, P.O. Box 1168, Dalton, GA 30722-1168  
11178517 Nissan, POB 660366, Dallas, TX 75266-0366  
11173283 +Nissan Motor Acceptance, P.O. Box 660360, Dallas, TX 75266-0360  
11173286 PNC Bank, 2703 Liberty Avenue, Pittsburgh, PA 15222  
11173285 Pennymac, Attn: Bankruptcy, P.O. Box 514387, Los Angeles, CA 90051-4387  
11173288 Regions Consumer Bankcard, P.O. Box 11007, Birmingham, AL 35288-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RECOVERYCORP.COM Mar 21 2016 20:33:00 Recovery Management Systems Corporation,  
25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605  
11196999 +EDI: GMACFS.COM Mar 21 2016 20:33:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004  
11173262 +EDI: GMACFS.COM Mar 21 2016 20:33:00 Ally Financial, Attn: Bankruptcy, P.O. Box 130424,  
Saint Paul, MN 55113-0004  
11173264 EDI: BMW.COM Mar 21 2016 20:33:00 BMW Financial Services, 5515 Parkcenter Circle,  
Dublin, OH 43017  
11173265 +EDI: CAPITALONE.COM Mar 21 2016 20:33:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
11173266 EDI: RMSC.COM Mar 21 2016 20:33:00 Care Credit, c/o Synchrony Bank, P.O. Box 965060,  
Orlando, FL 32896-5050  
11173269 +E-mail/Text: bankruptcy@culsllc.com Mar 21 2016 20:47:13 Credit Union Loan Source,  
1669 Phoenix Parkway, Atlanta, GA 30349-5462  
11173270 EDI: RCSDELL.COM Mar 21 2016 20:33:00 Dell Financial Services, PO Box 81577,  
Austin, TX 78708  
11173272 EDI: DISCOVER.COM Mar 21 2016 20:33:00 Discover Financial Services,  
Attn: Bankruptcy Dept., P.O. Box 3025, New Albany, OH 43054-3025  
11185189 E-mail/Text: tmoynihan@thecreekhd.com Mar 21 2016 20:45:52 Headwaters Financial Corp.,  
11180 Alpharetta Hwy, Roswell, GA 30076, Roswell, GA 30076  
11173278 +E-mail/Text: tmoynihan@thecreekhd.com Mar 21 2016 20:45:52 Headwater Financial Corp.,  
11180 Alpharetta Highway, Roswell, GA 30076-1436  
11173279 E-mail/Text: bankruptcies@foxcollection.com Mar 21 2016 20:47:01  
Hutcheson Primary Care, LLC, c/o Fox Collection, P.O. Box 528,  
Goodlettsville, TN 37070-0528  
11173280 EDI: HY11.COM Mar 21 2016 20:33:00 Hyundai Motor Finance, P.O. Box 20829,  
Fountain Valley, CA 92728-0829  
11173282 +EDI: LTDFINANCIAL.COM Mar 21 2016 20:33:00 LTD Financial Services, LP.,  
7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
11173281 EDI: RMSC.COM Mar 21 2016 20:33:00 Lowes, c/o Synchrony Bank, P.O. Box 965060,  
Orlando, FL 32896-5050  
11173284 EDI: RMSC.COM Mar 21 2016 20:33:00 Old Navy, c/o Synchrony Bank, P.O. Box 965060,  
Orlando, FL 32896-5050  
11177271 EDI: RECOVERYCORP.COM Mar 21 2016 20:33:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
11173287 +E-mail/Text: newbk@Regions.com Mar 21 2016 20:47:15 Regions Bank, Attn: Bankruptcy Dept.,  
1900 Fifth Avenue, Birmingham, AL 35203-2670  
11173289 +EDI: WFFC.COM Mar 21 2016 20:33:00 Wells Fargo, Attn: Bankruptcy, P.O. Box 6426,  
Carol Stream, IL 60197-6426

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Chattanooga Area Schools FCU  
cr Headwaters Financial Group  
cr PENNYMAC LOAN SERVICES, LLC.

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 23, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2016 at the address(es) listed below:

April Perry Randle on behalf of Creditor Chattanooga Area Schools FCU  
april@aprilrandlelaw.com, josh@aprilrandlelaw.com;ecf\_noresponse@aprilrandlelaw.com  
Douglas R. Johnson tn18@ecfcbis.com  
John D. Schlotter on behalf of Creditor PENNYMAC LOAN SERVICES, LLC.  
jschlotter@ecf.inforuptcy.com  
Millard Ramsey on behalf of Debtor Jesse Randal Davidson mramsey@burkandramsey.com,  
ecflegalnoticesmillardramsey@gmail.com  
Millard Ramsey on behalf of Joint Debtor Lisa Herron Davidson mramsey@burkandramsey.com,  
ecflegalnoticesmillardramsey@gmail.com  
Thomas L. N. Knight on behalf of Creditor Headwaters Financial Group  
bankruptcy@collectionstn.com  
United States Trustee Ustpreregion08.cn.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**Debtor 1 Jesse Randal DavidsonSocial Security number or ITIN **xxx-xx-1913**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2 Lisa Herron DavidsonSocial Security number or ITIN **xxx-xx-8048**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Tennessee**Case number: **1:15-bk-15201-NWW****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jesse Randal Davidson

Lisa Herron Davidson

3/21/16**By the court:** /s/ Nicholas W. Whittenburg  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**